



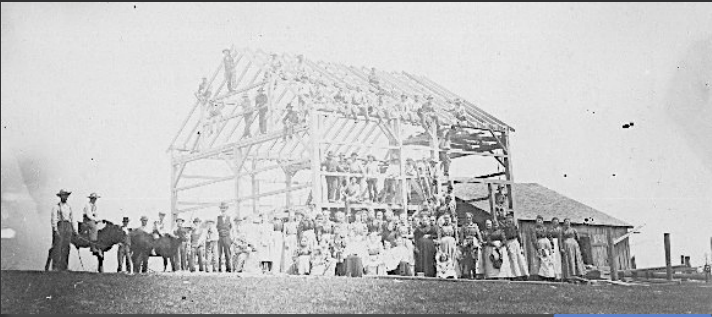
Family
Independence
Initiative

Trust and invest in families.

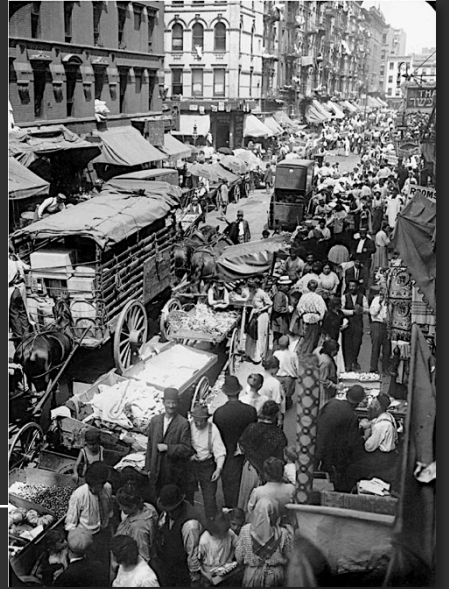
Ivanna Neri | Austin Director

Dora Bojorquez | Austin Liaison

HISTORICAL SOCIAL CAPITAL IN ACTION



Barn Raising
DeKalb County, IN



Lower East Side
New York



Chinatown
San Francisco

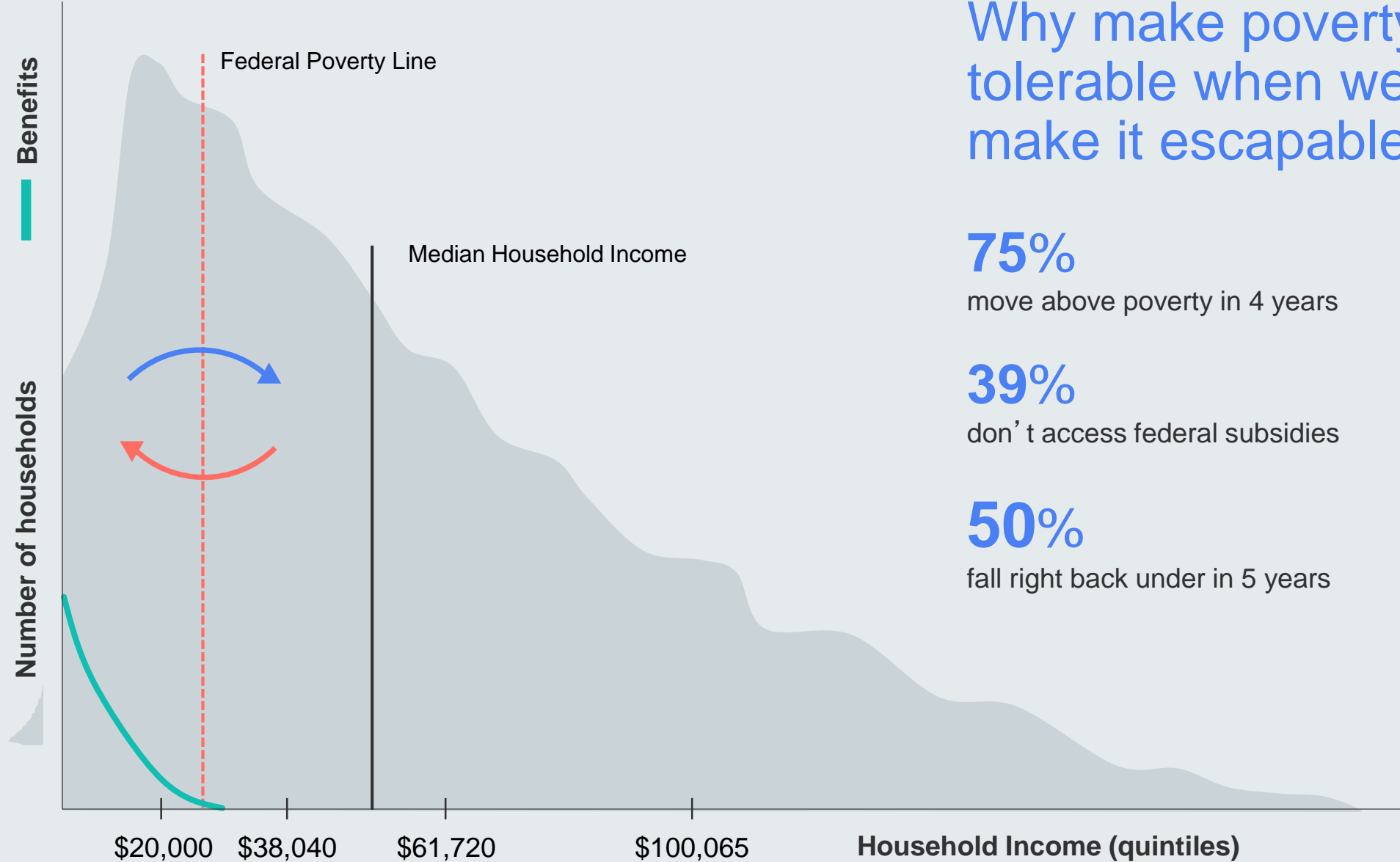


Beryl Ford Collection/Rotary Club of Tulsa

Greenwood
Tulsa



Weeksville
Brooklyn



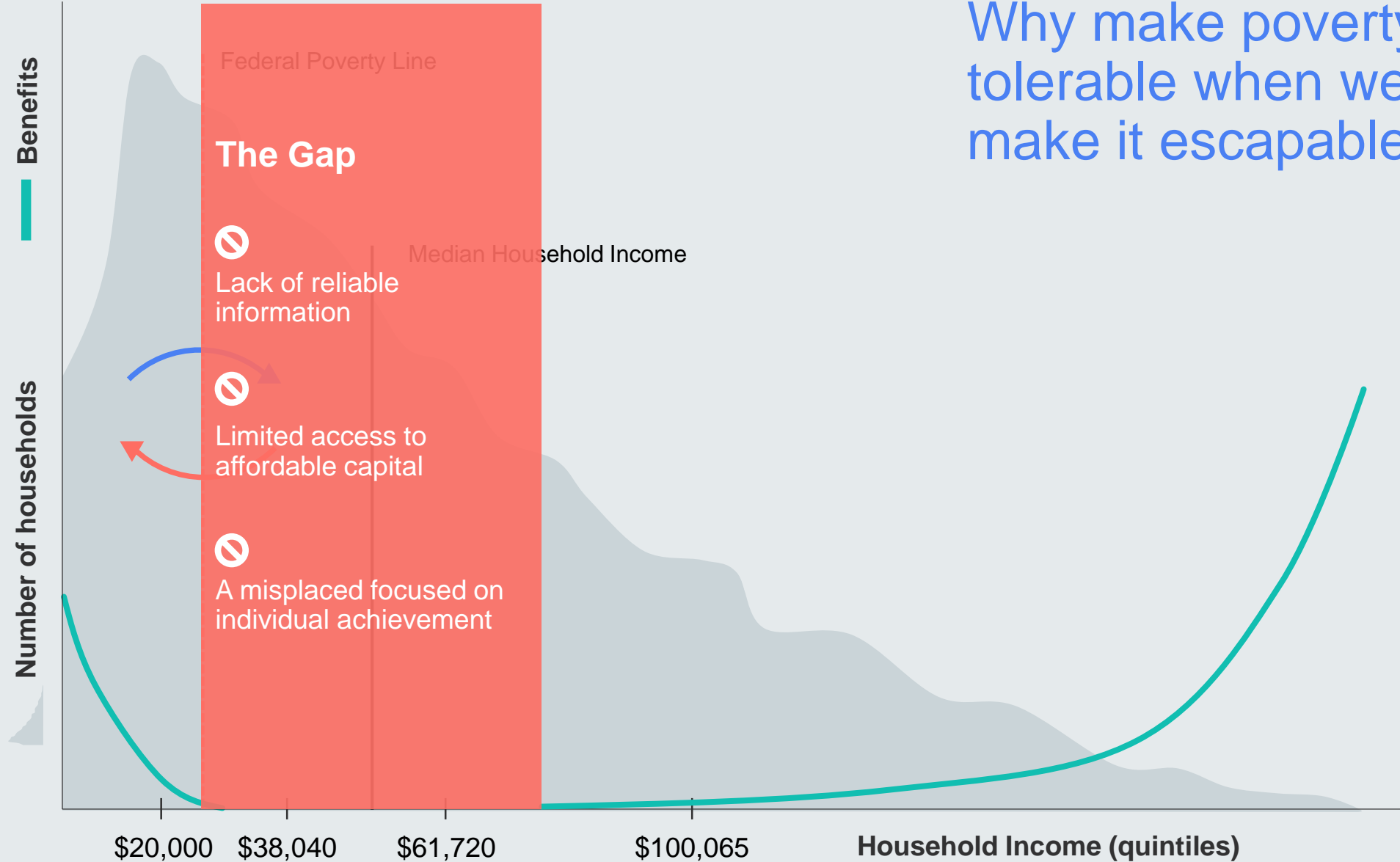
Why make poverty tolerable when we can make it escapable?

75%
move above poverty in 4 years

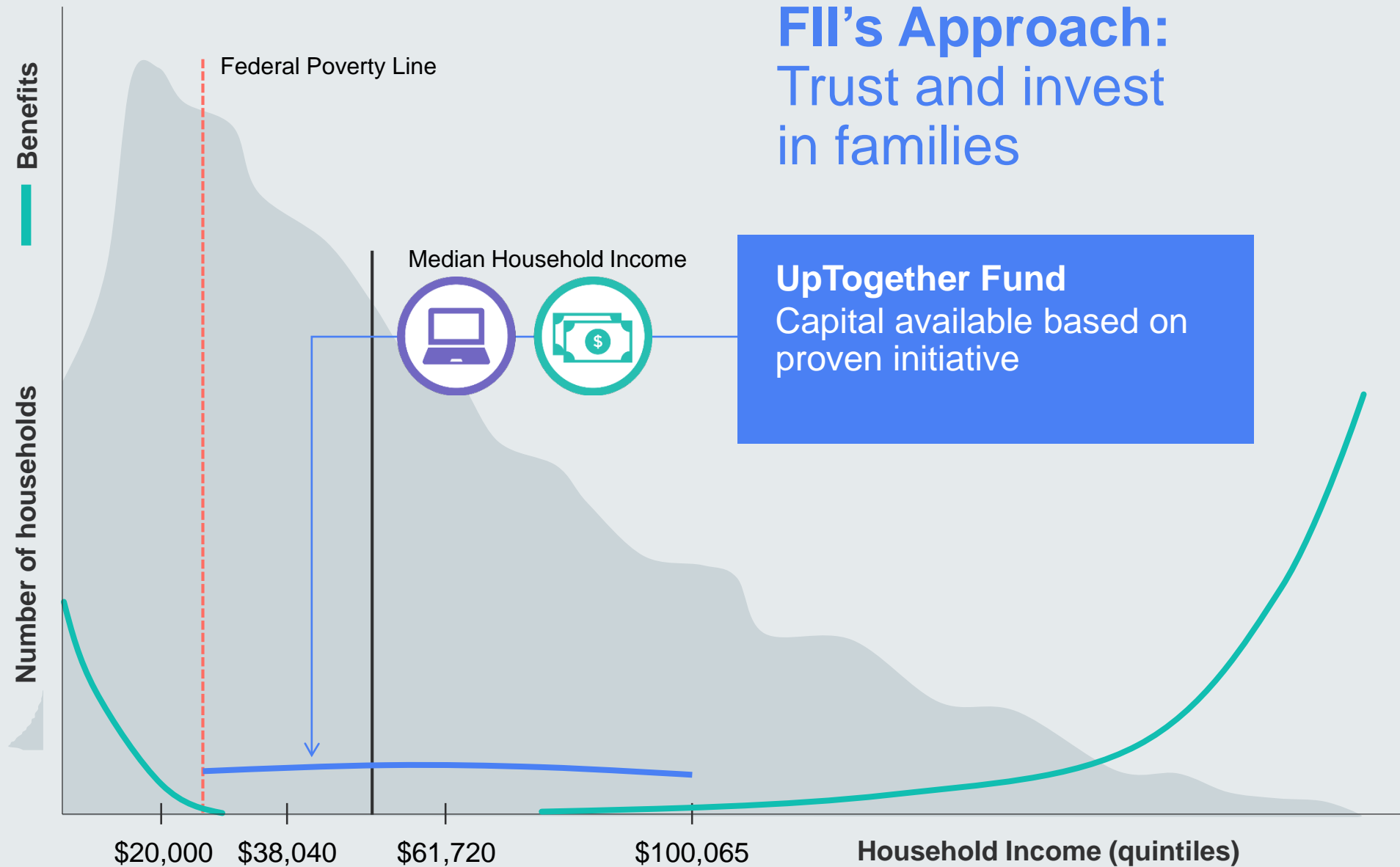
39%
don't access federal subsidies

50%
fall right back under in 5 years

Why make poverty tolerable when we can make it escapable?



FII's Approach: Trust and invest in families



A photograph of a smiling woman and a young girl on a swing set in a park. The woman is on the right, looking towards the camera, and the girl is on the left, also smiling. They are both wearing light blue shirts. The background is a blurred park scene with trees and other people.

How Systems See Me

- Single mom
- Section 8 housing resident
- Food stamp consumer
- Underemployed
- GED graduate
- **580 Credit Score**

How I See Myself

- Mother of three A students
- Active member of my community
- Participant in a \$10,000 Lending Circle
- Entrepreneur paying back a small business loan
- FII Scholarship recipient
- **780 Initiative Score**

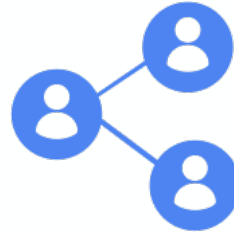


Our Approach



Direct Investment

We provide **direct investments** in the hands of families so they can achieve their own well being.



Social Capital

We believe that society needs to recognize and match the individual and collective effort families are making through **social capital**.



Choice and Control

We trust that all families can achieve their goal when they have **choice and control** over decisions that impact mobility.



FII PARTNERS DIRECTLY WITH FAMILIES

Families
organize and
meet in cohort
groups

Receive
technology
stipend from
FII

Input data in
exchange for
payment
during first 6
months

After 6 months,
eligible to access
FII capital &
resources

Recruit additional
families to form
new cohorts

2018 UpTogether Fund Usage

Number of Overall Draws

Total Fund Disbursement

2,356

\$1,344,498

Fund Category	% Total Disbursed	% Total Draws	Dollars Disbursed
Financial Health	34%	32%	\$463,266
Housing	15%	12%	\$199,963
Transportation	12%	12%	\$162,728
Education	12%	11%	\$158,048
Children & Family	7%	7%	\$99,326
Health	4%	3%	\$57,755
Entrepreneurial Activity	3%	3%	\$44,859
Community	1%	1%	\$8,212
Other	11%	18%	\$150,341



During two years of engagement with FII,
an average family reports:

\$2,591 ▲

Families increase their total liquid assets
from \$561 to nearly \$3,152.

▲ 27%
INCREASE
of total income

with a

▼ 36%
DECREASE
in federal assistance

\$10,896,066

FII Families have exchanged an estimated \$10,896,066+ in social capital
through activities like watching each other's children, cooking for one
another, lending money, etc.



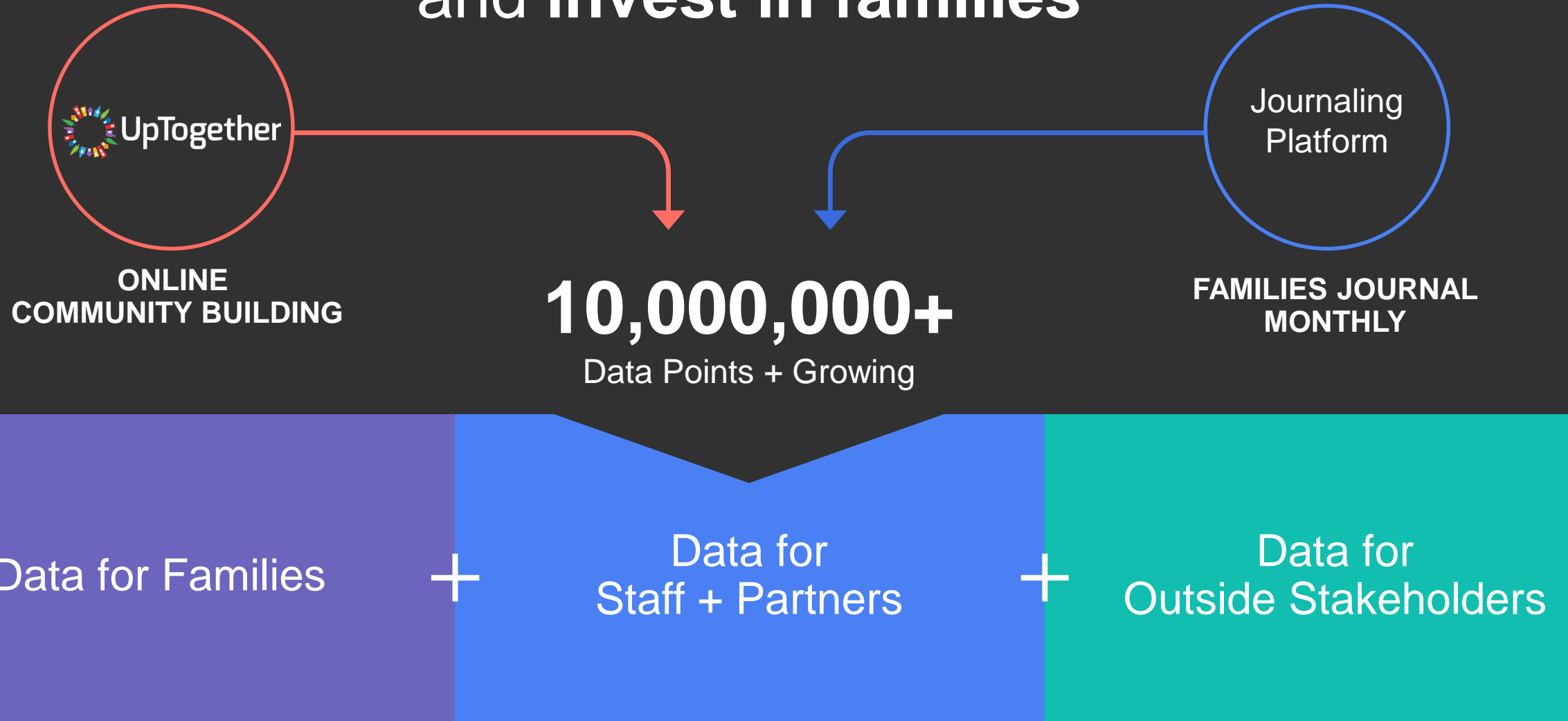
\$3,200

Max amount of direct capital families receive during two years in FII.

\$15,180

Overall economic impact of families increased spending on the cash economy, government revenue, and social capital engagement over two years in FII is \$15,180.

Using technology to build trust and invest in families



Austin Initiatives

Health Initiatives



Leadership goals



Businesses



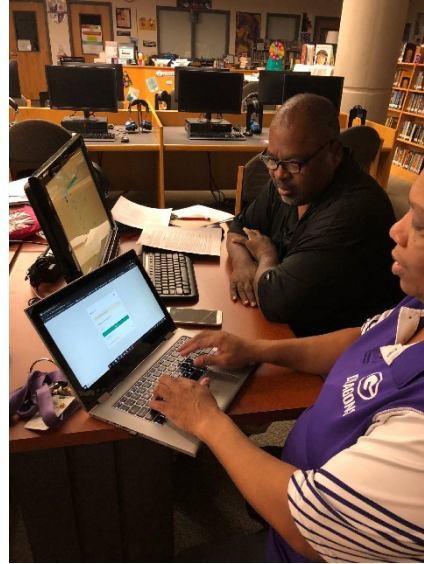
Education



Austin Initiatives



Business coaching



Book writing



Lending Circles/Tandas



Home ownership






Business growth




Opening nonprofits

Main Feed







Suki Smith

Groups >

UpTogether Fund >

Partner Resources >

Events >

Find/Be The Expert >


Connections >

Discussions >

My Journal >

Create Event

Share an Update



Suki Smith
Boston

2 months ago

Event

Credit Score Building Workshop

Sep 12, 2018 12:00 am


Boston, MA

1

Learn how to build or fix your credit.


like

Can't make it



Write comment...

comment



kisu Coymac
Boston

3 months ago

This is a funny: <https://imgur.com/gallery/xNw7j>


(edited)


like


Events Near you


No upcoming events


Your Groups


Talent Local - Local Talent


Training for Success


Coupons with T and A (Still Standing Strong)

Boston FII Lending Circle Group


Moms on A Mission, Detroit



National Design Team (movement builders)

FII - Oakland

Meet Your Neighbor

Groups






Groups


Home

Find a Group


+ Create a New Group




Albuquerque Fellows




MOM2MOM




Meet Your Neighbor



Talent Local - Local Talent






FII - Oakland



Moms on A Mission, Detroit

Events





Events

[Home](#)

Fri Nov 9, 2018

🕒 11:00 am

Meet Me In Detroit

A networking event showcases some of Detroit's finest producers, artists, chefs, and entrepreneurs...

📍 Detroit, MI

👤 7

Sat Nov 10, 2018

🕒 10:00 am

Stockmarket Beginning Investing

If anyone is interested in learning the ins and out of the stock market you should take this class. I'm already on my way to financial freedom!

<https://www.facebook.com/events/158058448480085/>

📍 Detroit, MI

👤 2

Sat Nov 10, 2018

🕒 11:00 am


FII BAY AREA FAMILIES END OF THE YEAR MINGLE JINGLE


COME ON DOWN FAMILIES TO CELEBRATE OUR END OF THE YEAR BASH. WILL TAKE PLACE ON 11/10/18 FROM 11AM-1PM. BRING YOUR FAMILY TO HAVE LIGHT SNACKS/REFRESHMENTS,


+ Add Event

Map

Satellite








Map data ©2018 Google, INEGI

Terms of Use

 Family
Independence
Initiative

17

Find/Be The Expert



Find/Be The Expert

Home

FIND THE EXPERT

contact these families for advice or help

BE THE EXPERT

Have you succeeded in something or found a great resource?

Share them here

Career / Jobs Path

Jelly Belly Bear Family Childcare

Hello my name is Michael I am a licensed childcare provider i am open 7 Day a week 24 hour a Day,...



[Michael Manning](#)
📍 Boston

Maestra de Centro, Estudiante y Cuidado de...

Mi nombre es Michael Actualmente estoy estudiando en el CNM, termine mi CDC (Child Development Ce...



[Michael Manning](#)
📍 Boston

Birth, postpartum, and loss Doula

Greetings y'all, I just wanted to let you know that I am a doula and I love to work with expectin...



[Alvin Amos](#)
📍 Boston

Personal Organizer

Personal Organizer ,Event preparations, Invitations, flyers, etc.



[Merson Chaste](#)
📍 Boston

Looking for a job???

I am ALWAYS coming across resources and job leads. If anyone is in need of job leads, workshops, ...



[Arianna Conners](#)
📍 Boston

Journal

Journal Dashboard

Home

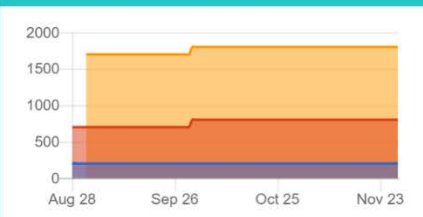
Select Journal Date

Please select the month of the journal you would like to begin

Start


Journal Highlights

My Household's Income Sources



Date	Purple Series	Orange Series	Yellow Series	Total
Aug 28	200	500	1000	1700
Sep 26	200	500	1000	1700
Oct 25	200	500	1100	1800
Nov 23	200	500	1100	1800

My Family's Savings and Other Assets



Date	Blue Series
Aug 28	350
Sep 26	500
Oct 25	500
Nov 23	500

June 2018

Home / Journals

Goals > Finances > Education > Wellbeing > Submit

< Back

Next >

My Household's Income Sources

+ Add New

Update	Family Member	Income Amount	Income Source	Last Changed	Click to Remove
	Andrea Masry	\$1,234.00	Social Security Disability Insurance (SSDI)	May 2, 2018	
		Total: \$1,234.00			

Longitudinal Data

Monthly Initiatives, Accomplishments and Feedback

INCOME	BALANCE SHEET	ACTIVITIES		
<ul style="list-style-type: none"> Income from Employment <ul style="list-style-type: none"> Formal (W-2, 1099-INT) Informal (Under the table) Own Business <ul style="list-style-type: none"> Formal Informal Type of business Child Support Other Income (Not FII) Supplemental Security Income Unemployment Income Lump Sums Food Stamps Calworks/ DTA WIC Subsidized Portion of Housing Other 	<ul style="list-style-type: none"> Savings Account Checking Account Cash On Hand Personal Loans Others Owe You Credit Card Debt Auto Loans Education Loans Personal Loans Owed Real Estate Loan Alimony Child Support Other Debt/Obligations Credit Score 	Education & Skills <ul style="list-style-type: none"> Improved Grades Improved Attendance After School Programs Graduation Scholarships Adult Classes Workshops Continuing Education 	Health & Housing <ul style="list-style-type: none"> Insurance Coverage Preventative Care <ul style="list-style-type: none"> Checkups Routine Test Immunizations Therapy Mental Health Health Improvement <ul style="list-style-type: none"> Weight Loss Join Gym Blood Pressure Cholesterol Bought a Home Moved (Reasons) Improved Housing 	Resourceful & Leading <ul style="list-style-type: none"> Shares Training Involved/Lead Civic Activities Attends Leadership Workshops Leads FII Activities Attend Trainings Networking & Helping <ul style="list-style-type: none"> Refers Friend to a Job Helps Other Start Business Refers Other to Resource Helps Others in Crisis Expands Job Networks Recruits & Orients New FII Families

UpTogether Fund

Home

 627

Initiative Score 

Request Funds

Available \$629

Fund Disbursed \$271

Date Requested	Amount	Status
Sep 30, 2018 5:00 PM	\$11.00	approved
Aug 8, 2018 5:00 PM	\$34.00	approved
Jul 23, 2018 5:00 PM	\$96.00	approved
Mar 14, 2018 5:00 PM	\$50.00	approved
Feb 4, 2018 4:00 PM	\$80.00	approved
Jan 15, 2018 4:00 PM	\$1.00	denied

New Fund Request

Home / UpTogether Fund

 627

Available **\$629**

Amount

\$300

Description for use of funds

*Request can be for multiple uses

Buy school supplies

Submit Fund Request

Data for Staff: Suite of Analytics Apps

[Apps](#)[Documents](#)[Datasets](#)[Jorge Blandón ▾](#)

Family Independence Initiative / Analytics Apps

Audit Assessment <p>This application provides tools to help assess the effectiveness of monthly journal audits and maintain data integrity.</p> Launch app	Business <p>This report includes counts of the number of households reporting business income, what percentage of those businesses are new, and changes in business income for households with businesses.</p> Launch app	Demographics <p>The demographics report provides counts for the number of individuals and families and breakdowns of FIL members by sex, race, and ethnicity.</p> Launch app	Education <p>This report covers changes in grades and attendance for family members attending school.</p> Launch app	Enrollment <p>This report contains data on total and monthly household enrollment.</p> Launch app	Financials <p>This report covers every income, asset, and liability type collected in InvestCloud. Data is presented graphically and as summary statistics, with average amounts grouped by month in FIL.</p> Launch app
Goals <p>Text mining tool to explore goals and progress toward goals.</p> Launch app	Health <p>This report summarizes how often families access medical care and how satisfied they are with the care they receive.</p> Launch app	Housing (in development) <p>Home ownership, mortgage amounts, housing types, etc. This app is in development.</p> Launch app	Initiative Score Diagnostic Tool <p>Diagnostic tool for evaluating different Initiative Score models and step functions.</p> Launch app	Initiative Score Family Explorer <p>View household Initiative Scores by Family Code or Family ID.</p> Launch app	Resources <p>Number of households accessing resources and total resource deployment amounts by service location.</p> Launch app
Social capital <p>This report includes counts and percentages of families giving and receiving help to others each month.</p> Launch app	Stories <p>View stories submitted by liaisons in InvestCloud about specific families.</p> Launch app				

Data for Staff: Dynamic Dashboard

Financial variables

Total incomeEmploymentBusiness incomeTotal subsidies

Join date range

2014-01-01to2016-06-30

Minimum number of months reporting

12448

Organization

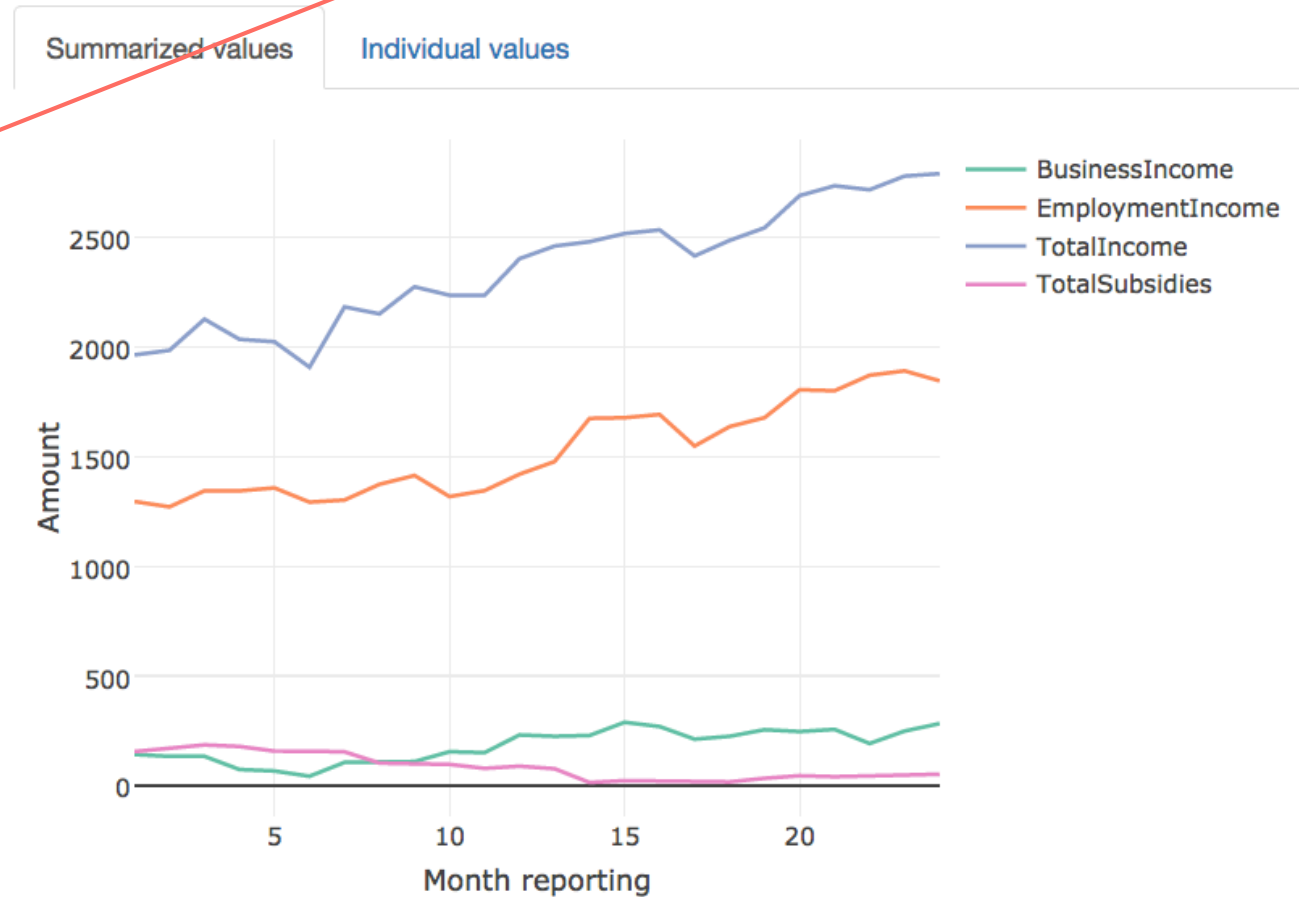
Family Independence Initiative

Location

All

Plot options

Summary statisticAverage



The table below shows each of the financial sources visualized in the above chart. For each financial source, an average value is calculated for the beginning of the reporting period, the end of the reporting period, with nominal and percent differences included as well.

FII's Criteria for site expansion

Demographic Fit

- ☐ At least 500 – 1,000 low-income families that fall within 30-150% of the area media income

Funder Support

- ☐ Funding available for the expenses associated with the site including direct and shared costs

Government Support

- ☐ A government agency has expressed interest in working with FII to measurably improve how they support low-income families own self directed mobility

Local Partners

- ☐ Multiple organizations who plan to play complementary roles working with FII

Community Interest

- ☐ Multiple families and neighborhoods who want to bring and establish FII in their community



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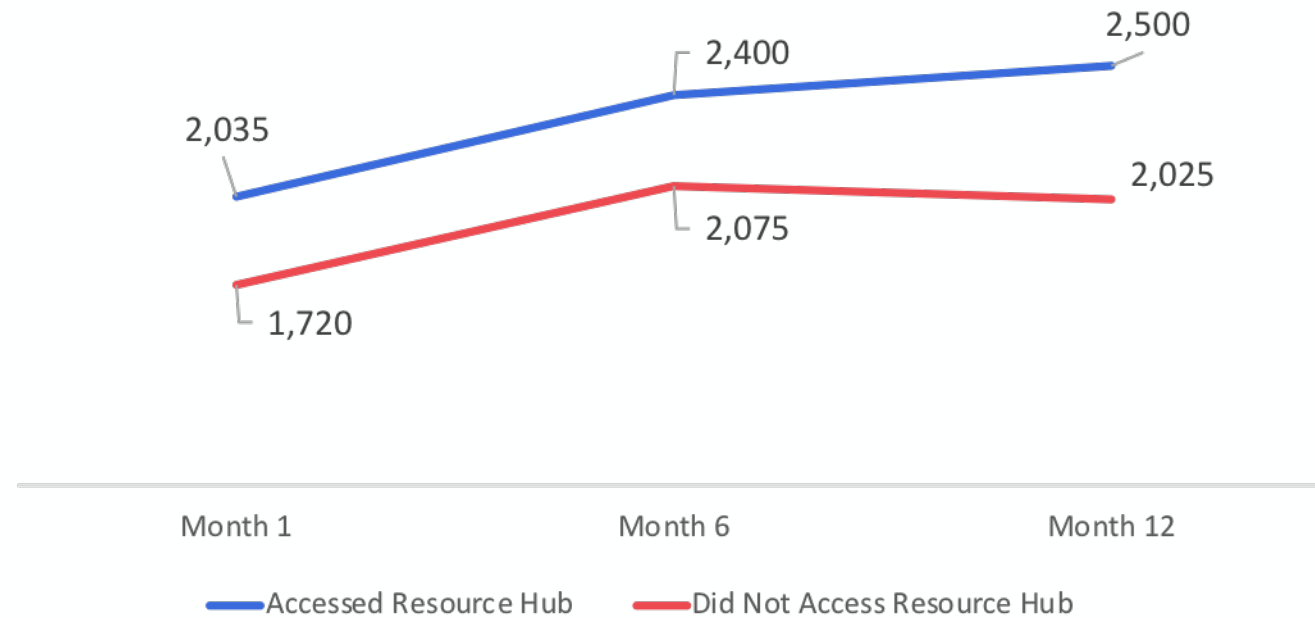


Appendix

Visit fii.org for more information.

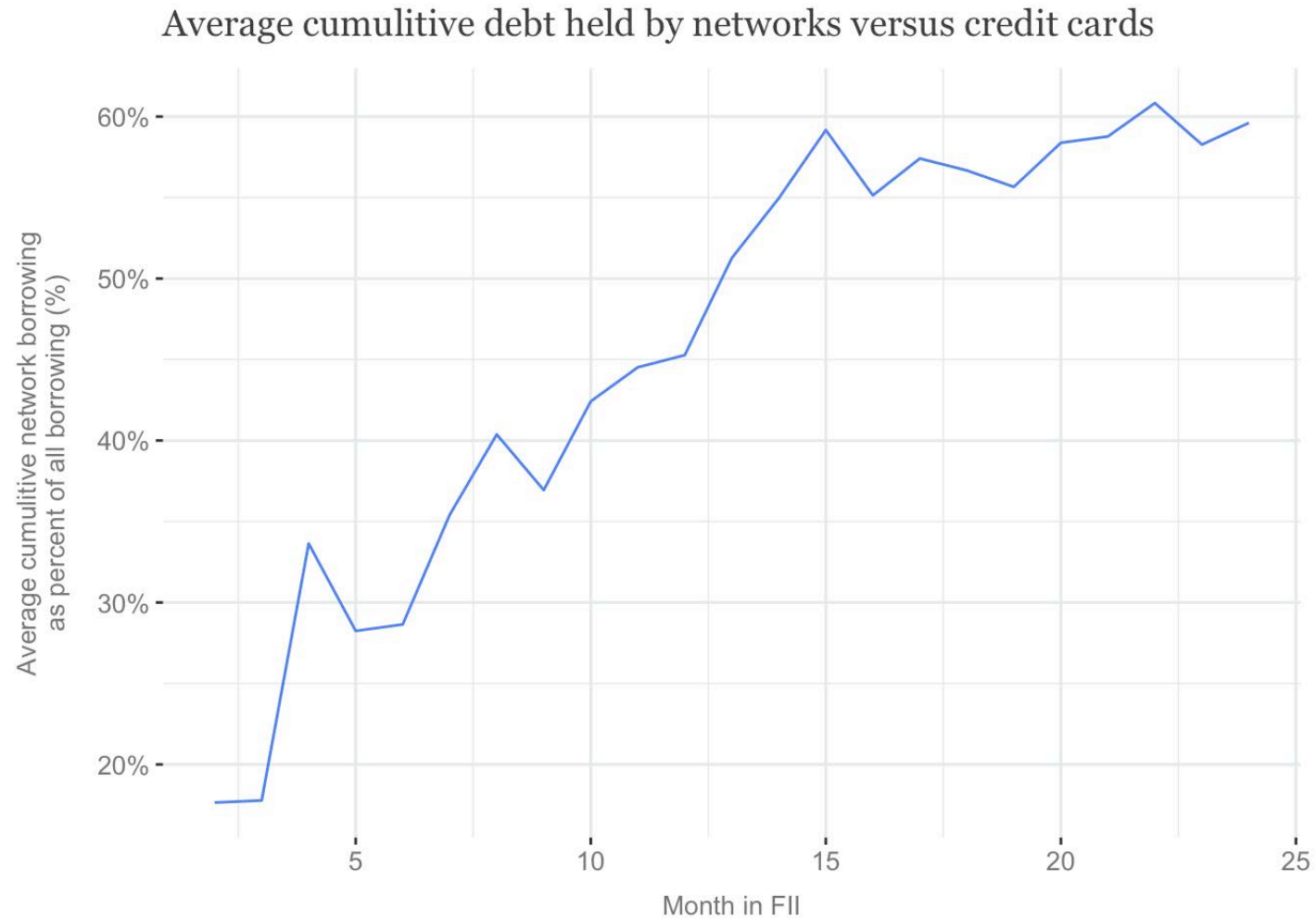
Accessing Resources & Improvements

Avg. Monthly Income by Months in FII
Accessed vs. Did Not Access the UpTogether Fund

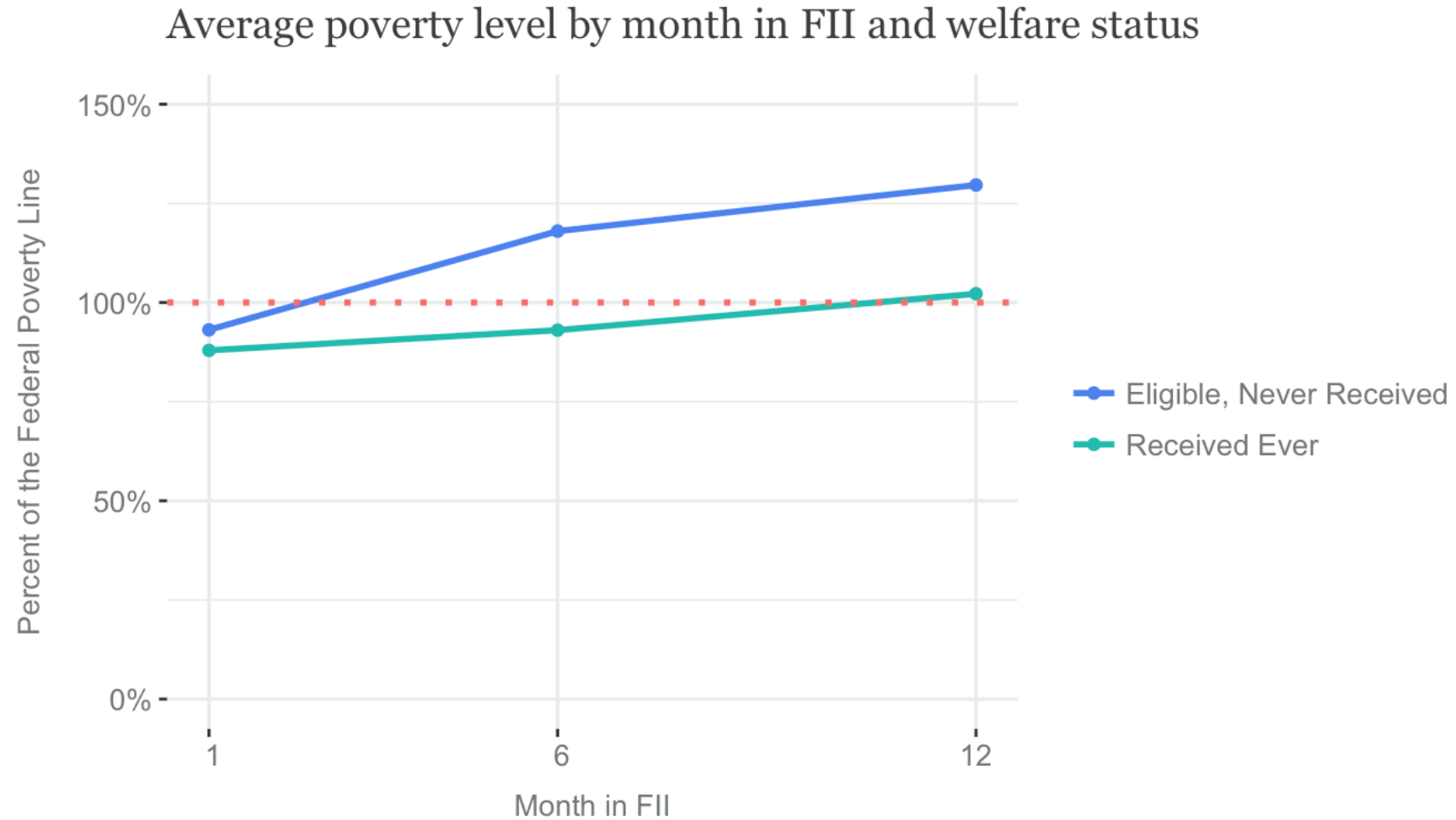


When resources are readily available,
families earn more

Examples of findings



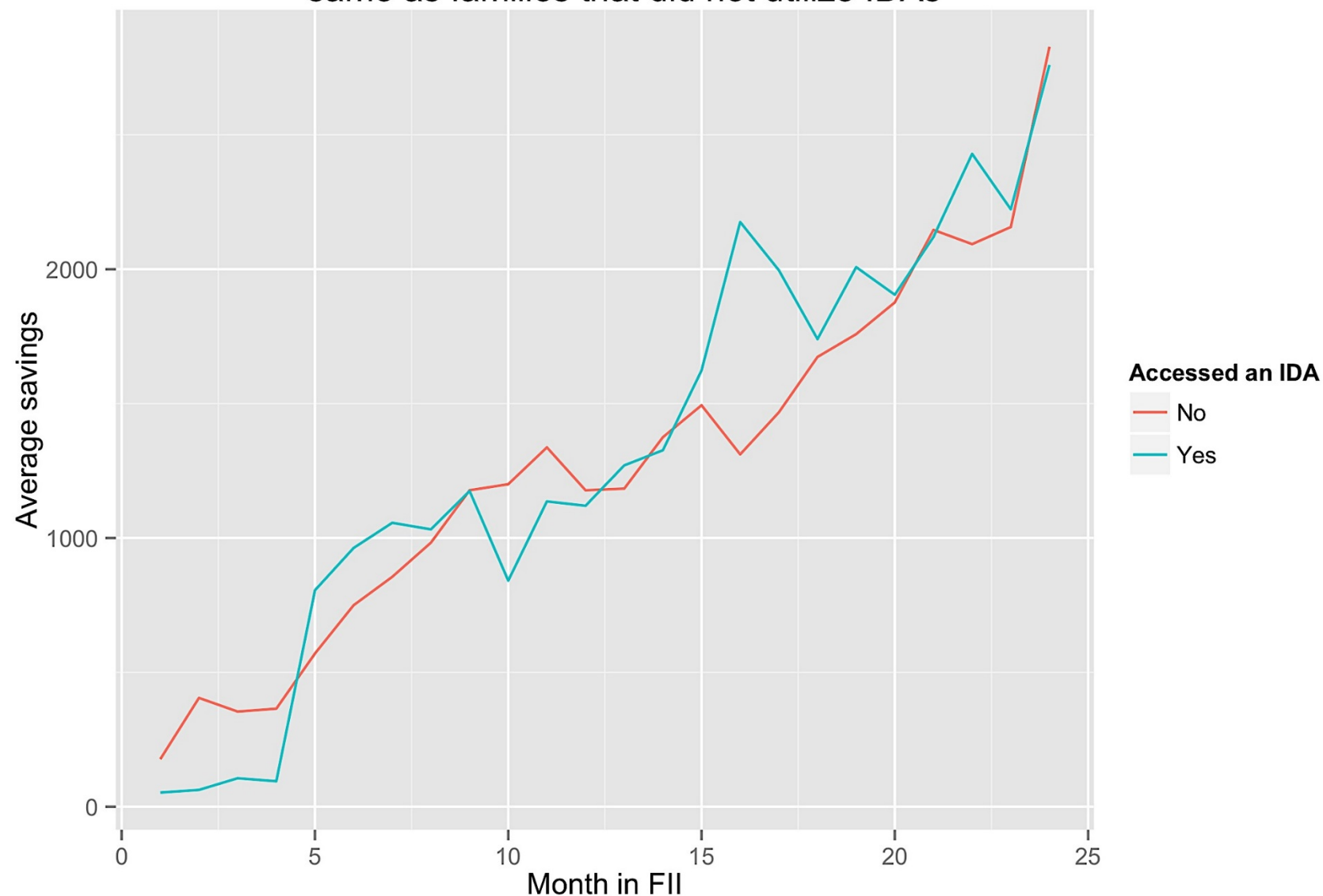
Examples of findings





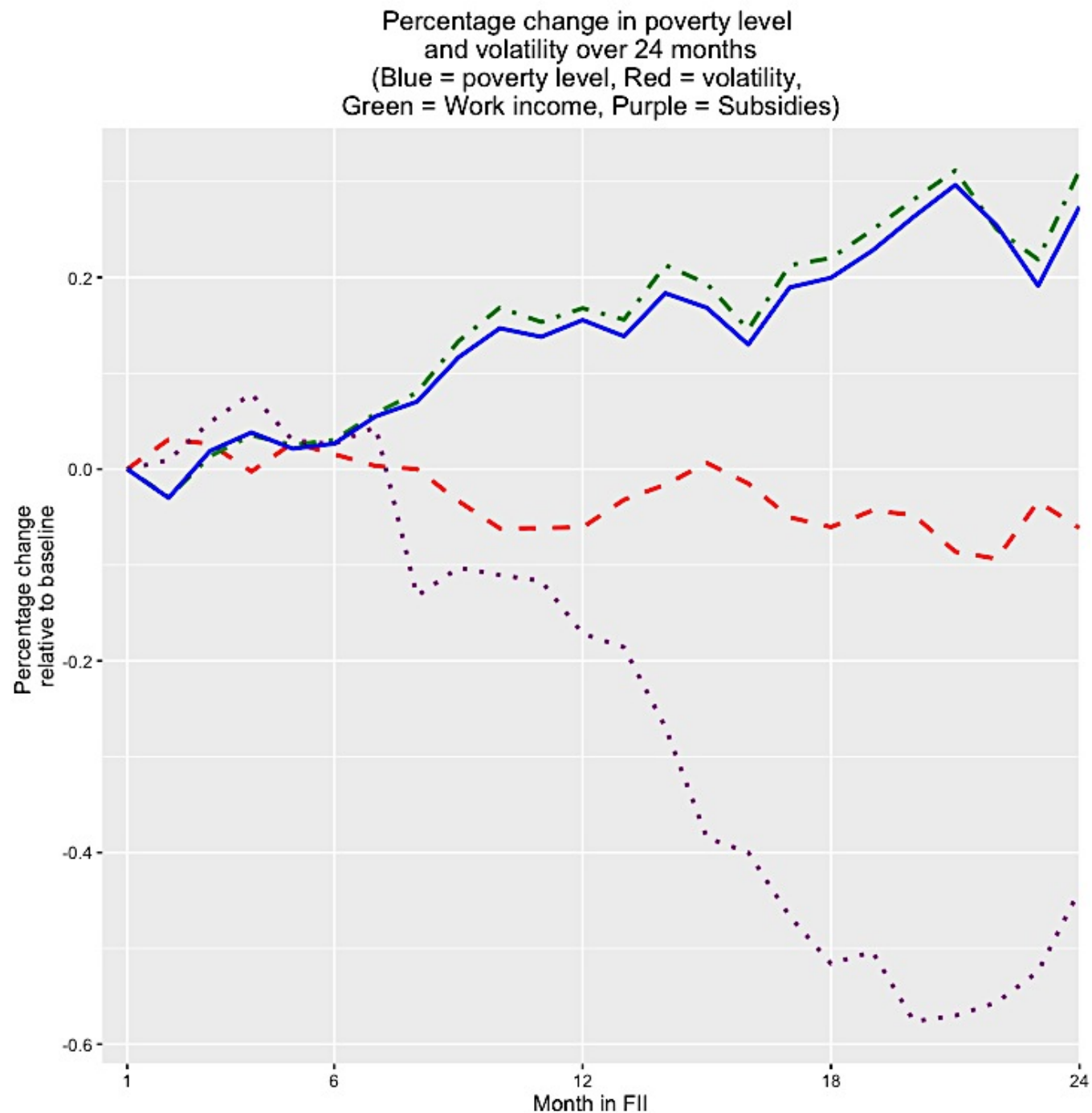
Demonstrated that families on **SSI** have the **capacity to save**

Over two years, families who utilized IDAs and had SSI income saved about the same as families that did not utilize IDAs





Analyzed how families **rise out of poverty** despite income volatility



Not Just FII Resources: Families are Pooling Capital

Sample of 77 Groups
Pooling \$1.67 Million

